

MUTUALBANK

	CPP Disbursement Date 12/23/2008	Cert 27744	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,400	\$1,405	0.4%		
Loans	\$1,075	\$1,003	-6.7%		
Construction & development	\$60	\$60	-0.1%		
Closed-end 1-4 family residential	\$534	\$511	-4.4%		
Home equity	\$65	\$64	-1.1%		
Credit card	\$2	\$2	-2.0%		
Other consumer	\$154	\$125	-19.0%		
Commercial & Industrial	\$76	\$63	-16.9%		
Commercial real estate	\$167	\$156	-6.2%		
Unused commitments	\$144	\$137	-4.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$125	\$230	85.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$45	\$25	-45.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,259	\$1,263	0.3%		
Deposits	\$1,049	\$1,124	7.2%		
Total other borrowings	\$198	\$129	-35.1%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$140	\$142	1.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.4%	9.2%	--		
Tier 1 risk based capital ratio	11.6%	12.5%	--		
Total risk based capital ratio	12.8%	13.8%	--		
Return on equity ¹	-2.7%	5.6%	--		
Return on assets ¹	-0.3%	0.6%	--		
Net interest margin ¹	3.4%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	44.0%	43.9%	--		
Loss provision to net charge-offs (qtr)	323.5%	405.3%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	5.2%	12.3%	0.0%	0.3%	--
Closed-end 1-4 family residential	3.4%	3.4%	0.0%	0.0%	--
Home equity	1.8%	2.1%	-0.4%	0.0%	--
Credit card	1.3%	4.3%	1.2%	0.1%	--
Other consumer	0.9%	0.8%	0.2%	0.2%	--
Commercial & Industrial	2.5%	1.6%	0.1%	-0.2%	--
Commercial real estate	3.2%	2.2%	0.3%	0.2%	--
Total loans	2.9%	3.2%	0.1%	0.1%	--